

Application No. 10/016,101  
GAU 3827  
Filed 10/31/2001

### SPECIFICATION

Please delete the Abstract in its entirety and substitute in its place the following:

"The invention teaches a method of purchasing goods and services through the Internet wherein the purchaser accesses an Internet portal containing a link to at least one merchant website listing merchandise and services that can be purchased. The Internet portal also contains a database of prepaid accounts. The user may access a merchant website through the Internet portal and input a selection of goods or services for purchase and further inputting a prepaid card identifier that comprises an account number. The Internet portal operator matches the prepaid card identifier to a prepaid account. The Internet portal operator accesses whether the amount of the prepaid account is sufficient for payment of the purchase. The prepaid card identifier does not identify the user. The prepaid account is debited in the amount of the purchase and credited to the merchant."